

**SNAPSHOT of HOME Program Performance--As of 09/30/10**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Essex County Consortium**

State: **NJ**

PJ's Total HOME Allocation Received: **\$24,757,388**

PJ's Size Grouping\*: **B**

PJ Since (FY): **1992**

| Category   | PJ       | State Average | State Rank | Nat'l Average    | Nat'l Ranking (Percentile):* |         |         |
|--|----------|---------------|------------|------------------|------------------------------|---------|---------|
|  |          |               |            |                  | Group                        | B       | Overall |
| Program Progress:  |          |               |            | PJs in State: 27 |                              |         |         |
| % of Funds Committed   | 83.11 %  | 95.13 %       | 27         | 95.51 %          | 1                            | 3       |         |
| % of Funds Disbursed   | 73.42 %  | 85.90 %       | 26         | 87.58 %          | 2                            | 4       |         |
| Leveraging Ratio for Rental Activities                           | 3.98     | 5.07          | 0          | 4.86             | 39                           | 43      |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 92.40 %  | 77.80 %       | 14         | 82.17 %          | 50                           | 43      |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 75.62 %  | 62.11 %       | 8          | 71.17 %          | 52                           | 51      |         |
| Low-Income Benefit:  |          |               |            |                  |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 91.38 %  | 83.57 %       | 7          | 81.54 %          | 79                           | 74      |         |
| % of 0-30% AMI Renters to All Renters***                         | 77.06 %  | 45.20 %       | 4          | 45.68 %          | 96                           | 92      |         |
| Lease-Up:  |          |               |            |                  |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 95.82 %  | 96.41 %       | 19         | 96.19 %          | 27                           | 29      |         |
| Overall Ranking:   |          |               | In State:  | 6 / 27           | Nationally:                  | 81 82   |         |
| HOME Cost Per Unit and Number of Completed Units:                |          |               |            |                  |                              |         |         |
| Rental Unit  | \$15,651 | \$28,202      |            | \$27,510         | 789 Units                    | 83.80 % |         |
| Homebuyer Unit   | \$22,860 | \$17,461      |            | \$15,239         | 137 Units                    | 14.50 % |         |
| Homeowner-Rehab Unit   | \$41,030 | \$15,837      |            | \$20,932         | 16 Units                     | 1.70 %  |         |
| TBRA Unit  | \$0      | \$8,053       |            | \$3,121          | 0 Units                      | 0.00 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (215 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Essex County Consortium NJ

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental    | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| <b>PJ:</b>         | \$67,760  | \$128,567 | \$42,576  |
| <b>State:*</b>     | \$108,911 | \$97,945  | \$17,568  |
| <b>National:**</b> | \$98,643  | \$77,150  | \$23,791  |

**CHDO Operating Expenses:**  
(% of allocation)

|                      |   |
|----------------------|---|
| <b>PJ:</b>           | <span style="border: 1px solid black; padding: 2px;">1.3</span> % |
| <b>National Avg:</b> | <span style="border: 1px solid black; padding: 2px;">1.2</span> % |

**R.S. Means Cost Index:** 1.13

|  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%   |
|--|--|--|--|---|
| <b>RACE:</b>                             |  |  |  |   |
| White:                                   | <span style="border: 1px solid black; padding: 2px;">46.2</span> | <span style="border: 1px solid black; padding: 2px;">12.7</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">49.9</span> | <span style="border: 1px solid black; padding: 2px;">73.7</span> | <span style="border: 1px solid black; padding: 2px;">75.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### ETHNICITY:

|          |   |   |   |   |
|----------|---|---|---|---|
| Hispanic | <span style="border: 1px solid black; padding: 2px;">2.8</span> | <span style="border: 1px solid black; padding: 2px;">5.9</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
|----------|---|---|---|---|

### HOUSEHOLD SIZE:

|                    |  |  |  |   |
|--------------------|--|--|--|---|
| 1 Person:          | <span style="border: 1px solid black; padding: 2px;">78.0</span> | <span style="border: 1px solid black; padding: 2px;">25.4</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 2 Persons:         | <span style="border: 1px solid black; padding: 2px;">9.9</span>  | <span style="border: 1px solid black; padding: 2px;">29.7</span> | <span style="border: 1px solid black; padding: 2px;">62.5</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 3 Persons:         | <span style="border: 1px solid black; padding: 2px;">2.4</span>  | <span style="border: 1px solid black; padding: 2px;">21.2</span> | <span style="border: 1px solid black; padding: 2px;">6.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 4 Persons:         | <span style="border: 1px solid black; padding: 2px;">2.1</span>  | <span style="border: 1px solid black; padding: 2px;">8.5</span>  | <span style="border: 1px solid black; padding: 2px;">6.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 5 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">6.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 6 Persons:         | <span style="border: 1px solid black; padding: 2px;">6.6</span>  | <span style="border: 1px solid black; padding: 2px;">1.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 7 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">2.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 8 or more Persons: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### HOUSEHOLD TYPE:

|                        |  |  |  |   |
|------------------------|--|--|--|---|
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">40.2</span> | <span style="border: 1px solid black; padding: 2px;">32.2</span> | <span style="border: 1px solid black; padding: 2px;">18.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">48.5</span> | <span style="border: 1px solid black; padding: 2px;">5.9</span>  | <span style="border: 1px solid black; padding: 2px;">56.3</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">6.7</span>  | <span style="border: 1px solid black; padding: 2px;">41.5</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">13.6</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">3.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |  |  |
|----------------|--|--|
| Section 8:     | <span style="border: 1px solid black; padding: 2px;">50.0</span> | <span style="border: 1px solid black; padding: 2px;">3.4</span> <sup>#</sup> |
| HOME TBRA:     | <span style="border: 1px solid black; padding: 2px;">1.2</span>  |  |
| Other:         | <span style="border: 1px solid black; padding: 2px;">30.7</span> |  |
| No Assistance: | <span style="border: 1px solid black; padding: 2px;">18.1</span> |  |

**# of Section 504 Compliant Units / Completed Units Since 2001** 463

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Essex County Consortium

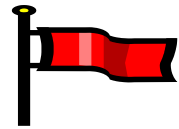
State: NJ

Group Rank: 81  
 (Percentile)

State Rank: 6 / 27 PJs

Overall Rank: 82  
 (Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG  |
|-------------------------------------|---|------------|--------------|---|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 73.95%   | <b>92.4</b>  |   |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 54.12%   | <b>75.62</b> |   |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>91.38</b> |   |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 92.11%   | <b>95.82</b> |   |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 2.750    | <b>3.99</b>  |  |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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